# Case 17-15851-ref Doc 99 Filed 03/31/19 Entered 04/01/19 01:06:06 Desc Imaged

Certificate of Notice Page 1 of 5
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Michael Turlington
Judith Turlington
Debtors

Case No. 17-15851-ref Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 3 Date Rcvd: Mar 29, 2019 Form ID: 309A Total Noticed: 66

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 31, 2019.
                           Michael Turlington, Judith Turlington, 1006 Ferry St., Easton, PA 18042-4211 +EDWARD L. CROW, Edward Crow Attorney at Law, 1055 Westlakes Drive, Suite 300,
db/jdb
                                                                                                                                        Easton, PA 18042-4211
aty
                              Berwyn, PA 19312-2410
smq
                           +Bureau of Audit and Enforcement,
                                                                                         City of Allentown,
                                                                                                                                435 Hamilton Street,
                              Allentown, PA 18101-1603
                           City Treasurer, Eighth and Washington Streets, Reading, PA 19601 +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre
smg
                                                                                                                                             Centre Valley, PA 18034-0520
                           +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg
                         +Lenigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2 +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 (address filed with court: MABT/CONTFIN, PO Box 8099, Newark, DE 19714-8099) Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-+City Easton, P.O. Box 25061, Lehigh Valley, PA 18002-5061 City of Easton, 123 S 3rd St Ste 2, Easton, PA 18042-4727 +City of Easton, C/O Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
sma
13975656
                                                                                                                                              Plano, TX 75025-9407
13975636
14295743
13975639
14022710
                              Norristown, PA 19404-3020
13975641
                             City of Easton & EASD, 123 S 3rd St Ste 2, Easton, PA 18042-4727
                           +Commonwealth of PA, Northampton County, Berkheimer Tax Innovations, P.O. Box 25149,
14295741
                              Lehigh Valley, PA 18002-5149
                             Dept. of Education/Navient, 123 S Justison St Fl 3, Wilmingt Easton Hospital, PO Box 503786, Saint Louis, MO 63150-3786
13975643
                                                                                                                               Wilmington, DE 19801-5360
                          Easton Hospital, PO Box 503786, Saint Louis, MO 63150-3786

Equitable Acceptance Corp., 1200 Ford Rd, Minnetonka, MN 55305-1616

FEDED Services LLC, 600 Epic Way # 335, San Jose, CA 95134-2763

GLELSI, PO Box 7860, Madison, WI 53707-7860

+Hayt Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279

Hunterdon Healthcare, 10604 Justin Dr, Des Moines, IA 50322-3755

Jeffrey P. Kelly, Esq., PO Box 391, Norristown, PA 19404-0391

KML Law Group PC, BNY Mellon Independence Ctr., 701 Market St # 5000, Philadelphia, PA 19106-1541

Keystone Collections Group. 546 Wendel Rd.
13975645
13975646
13975647
13975648
13975649
13975650
13975652
13975654
                           Keystone Collections Group, 546 Wendel Rd, Irwin, PA 15642-7539
+LabCorp, 3729 Nazareth Rd, Ste. 102, Easton, PA 18045-8339
Manoj K. Mittal, MD PC, 41 Corporate Dr # 101, Easton, PA 18045-2670
Medical Data Systems, 2001 9th Ave # 312, Vero Beach, FL 32960-6413
Medical Data Systems, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
Medical DataSystems, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
13975653
13975655
13975657
13975658
13975659
13975660
                           +Met-Ed, 101 Crawford Corner Rd, Bldg #1 Ste 1-51, Holmdel, NJ 07733-1976
Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
+Nationstar Mortgage, LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Department, P.O. Box 619096,
14041333
13975662
14008097
                              Dallas, TX 75261-9096
14037383
                             PA Department of Revenue,
                                                                              Inheritance Tax Division, P.O. Box 280601,
                           Harrisburg, PA 17128-0601

PA Dept. of Revenue, Board of Appeals, P.O. Box 281021, Harrisburg, PA 17128-1021

Pattenburg EMS, c/o ABC, LLC, PO Box 671, Pittstown, NJ 08867-0671

+T Mobile/T-Mobile USA, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14036201
13975664
14036204
                             TMobile/TMobile USA Inc., by American InfoSource LP,
14038096
                                                                                                                                4515 N santa Fe Ave.,
                              Oklahoma City, OK 73118-7901
                             United States Department of Education, Claims Filing Unit, Po Box 8973,
                              Madison, WI 53708-8973
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: tgross@northpennlegal.org Mar 30 2019 02:37:33 TREVOR L. GROSS,
                           North Penn Legal Services, 559 Main St., Ste. 200, Bethlehem, PA 18018 +EDI: QLEFELDMAN.COM Mar 30 2019 06:33:00 LYNN E. FELDMAN, Feldman Law Off
tr
                                                                                                            LYNN E. FELDMAN, Feldman Law Offices PC,
                              221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
                             E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 30 2019 02:37:52
smg
                              Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                              Harrisburg, PA 17128-0946
                           +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 30 2019 02:38:15
                                                                                                                                                              U.S. Attorney Office,
smq
                           c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.eof@usdoj.gov Mar 30 2019 02:38:05 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-440 EDI: AFNIRECOVERY.COM Mar 30 2019 06:33:00 AFNI, 1310 Martin Luther King Dr,
ust
                                                                                                                                                   Philadelphia, PA 19107-4405
13975634
                              Bloomington, IL 61701-1465
                             E-mail/Text: ebn@americollect.com Mar 30 2019 02:38:09
13975635
                                                                                                                                   Americollect Inc.,
                              1851 S Alverno Rd, Manitowoc, WI 54220-9208
14021010
                             EDI: RESURGENT.COM Mar 30 2019 06:33:00 Ashley Funding Services, LLC its successors and,
                              assigns as assignee of Laboratory, Corporation of America Holdings,
                           Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
+EDI: AISACG.COM Mar 30 2019 06:33:00 Capital One Auto Finance, c/o Ascension Capital Gr, P.O. Box 165028, Irving, TX 75016-5028
EDI: CAPITALONE.COM Mar 30 2019 06:33:00 Capital One Bank USA, PO Box 30281,
13989333
13975637
                              Salt Lake City, UT 84130-0281
```

# Case 17-15851-ref Doc 99 Filed 03/31/19 Entered 04/01/19 01:06:06 Desc Imaged Certificate of Notice Page 2 of 5

Page 2 of 3

Date Royd: Mar 29, 2019

User: Lisa

District/off: 0313-4

14037916\*

Form ID: 309A Total Noticed: 66 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 13975638 EDI: CHRM.COM Mar 30 2019 06:33:00 Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275 EDI: CCS.COM Mar 30 2019 06:33:00 13975642 Credit Collection Services, PO Box 447, Norwood, MA 02062-0447 13975644 EDI: DIRECTV.COM Mar 30 2019 06:33:00 DirecTV, PO Box 5007, Carol Stream, IL 60197-5007 E-mail/Text: kristina.gutjahr@hunterdonradiology.com Mar 30 2019 02:38:38 13975651 Hunterdon Radiology/Imaging Assoc., PO Box 5388, Clinton, NJ 08809-0388 13990175 +EDI: MID8.COM Mar 30 2019 06:33:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011 13975661 EDI: MID8.COM Mar 30 2019 06:33:00 Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709 EDI: NAVIENTFKASMDOE.COM Mar 30 2019 06:33:00 13975663 Navient Dept. of Education Loan Serv, PO Box 9635, Wilkes Barre, PA 18773-9635

EDI: NAVIENTFKASMSERV.COM Mar 30 2019 06:33:00 Navient Solutions, LLC. on behalf Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 14034335 Navient Solutions, LLC. on behalf of, EDI: PRA.COM Mar 30 2019 06:33:00 Norfolk, VA 23541-0914 EDI: PRA.COM Mar 30 2019 06:33:00 13975665 Portfolio Recovery Assoc. LLC, PO Box 12914, 13992848 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 13976736 +EDI: PRA.COM Mar 30 2019 06:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 EDI: RESURGENT.COM Mar 30 2019 06:33:00 Resurgent Capital Services, P.O. Box 10587, 14036205 Greenville, SC 29603-0587 EDI: AIS.COM Mar 30 2019 06:33:00 T Mobile/T-Mobile USA Inc, 13980178 by American InfoSource LP as agent, PO Box 248848, Oklanoma City, Ok. 1912 1011 EDT: ATS COM Mar 30 2019 06:33:00 T Mobile/T-Mobile USA Inc., by American Info Source LP, by American InfoSource LP as agent,
EDI: AIS.COM Mar 30 2019 06:33:00 T Mobile/T-Mobile USA Inc.,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TO COM Mar 30 2019 06:33:00 T Mobile/TMobile USA Inc., by American InfoSource LP,
OK 73118-7901 14037918 14037919 +EDI: VERIZONCOMB.COM Mar 30 2019 06:33:00 Weldon Spring, MO 63304-2225 14295744 14025751 EDI: AIS.COM Mar 30 2019 06:33:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838 EDI: VERIZONCOMB.COM Mar 30 2019 06:33:00 13975666 Verizon Pennsylvania, 500 Technology Dr # 300, Weldon Spring, MO 63304-2225 TOTAL: 28 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 14037884 17-15851 14056065 Attention: Cashiering Department P.O. Bo SELENE FINANCE LP, AFNI, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465 ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080 14037885\* 14037886\* ++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080
(address filed with court: Americollect Inc., 1851 S Alverno Rd, Manitowoc, WI 542
++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: MABT/CONTFIN, PO Box 8099, Newark, DE 19714-8099)
Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407
Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281
Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
City of Easton, 123 S 3rd St Ste 2, Easton, PA 18042-4727
+City of Easton, 1 S 3rd St, Easton, PA 18042-4543
City of Easton & EASD, 123 S 3rd St Ste 2, Easton, PA 18042-4727
Credit Collection Services. PO Box 447. Norwood, MA 02062-0447 Manitowoc, WI 54220-9208) 14037907\* 14037887\* 14037888\* 14037889\* 14037890\* 14037891\* 14037892\* Credit Collection Services, PO Box 447, Norwood, MA 02062-0447 Dept. of Education/Navient, 123 S Justison St Fl 3, Wilmington, 14037893\* 14037894\* Wilmington, DE 19801-5360 14037895\* DirecTV, PO Box 5007, Carol Stream, IL 60197-5007 14037896\* Easton Hospital, PO Box 503786, Saint Louis, MO 63150-3786 Equitable Acceptance Corp., 1200 Ford Rd, Minnetonka, MN 55305-1616 FEDED Services LLC, 600 Epic Way # 335, San Jose, CA 95134-2763 GLELSI, PO Box 7860, Madison, WI 53707-7860 +Hayt Hayt & Landau LLC, 2 Industrial Way W, Eatontown, NJ 07724-2279 Hunterdon Healthcare, 10604 Justin Dr, Des Moines, IA 50322-3755 14037897\* 14037898\* 14037899\* 14037900\* 14037901\* Hunterdon Radiology/Imaging Assoc., PO Box 5388, Clinton, NJ 08809-0388 Jeffrey P. Kelly, Esq., PO Box 391, Norristown, PA 19404-0391 KML Law Group PC, BNY Mellon Independence Ctr., 701 Market St # 5000, Philadelphia, PA 19106-1541 14037902\* 14037903\* 14037905\* Keystone Collections Group, 14037904\* Keystone Collections Group, 546 Wendel Rd, Irwin, PA 15642-7539
Manoj K. Mittal, MD PC, 41 Corporate Dr # 101, Easton, PA 18045-2670
Medical Data Systems, 2001 9th Ave # 312, Vero Beach, FL 32960-6413
Medical Data Systems, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
Medical DataSystems, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
Navient Dept. of Education Loan Serv, PO Box 9635, Wilkes Barre, PA 18773-546 Wendel Rd, Irwin, PA 15642-7539 14037908\* 14037909\* 14037910\* 14037911\* 14037912\* 14037913\* Wilkes Barre, PA 18773-9635 14037914\* PA Dept of Revenue, Inheritance Tax Division, PO Box 280601, Harrisburg, PA 17128-0601 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 14037915\* 14037917\* (address filed with court: Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541-0914)

Pattenburg EMS, c/o ABC, LLC, PO Box 671, Pittstown, NJ 08867-0671

# Case 17-15851-ref Doc 99 Filed 03/31/19 Entered 04/01/19 01:06:06 Desc Imaged Certificate of Notice Page 3 of 5

District/off: 0313-4 User: Lisa Page 3 of 3 Date Rcvd: Mar 29, 2019

Form ID: 309A Total Noticed: 66

\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14037920\* Verizon Pennsylvania, 500 Technology Dr # 300, Weldon Spring, MO 63304-2225

13975640 ##+City of Easton, 1 S 3rd St, Easton, PA 18042-4543

TOTALS: 2, \* 33, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

EDWARD L. CROW on behalf of Joint Debtor Judith Turlington attorneycrow@yahoo.com
EDWARD L. CROW on behalf of Debtor Michael Turlington attorneycrow@yahoo.com
JAMES RANDOLPH WOOD on behalf of Creditor City of Easton jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com

JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance

jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com

REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com REBECCA ANN SOLARZ on behalf of Creditor Selene Finance LP bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor Selene Finance LP bkgroup@kmilawgroup.com ROLANDO RAMOS-CARDONA on behalf of Trustee FREDERICK L. REIGLE

RRamos-Cardona@fredreiglech13.com

ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT WATERMAN RRamos-Cardona@fredreiglech13.com TREVOR L. GROSS on behalf of Joint Debtor Judith Turlington tgross@northpennlegal.org,

smoschini@northpennlegal.org
TREVOR L. GROSS on behalf of Debtor Michael Turlington tgross@northpennlegal.org,

smoschini@northpennlegal.org

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

## 

	<u>Certificate of Notice</u>	Page 4 of 5
Information	to identify the case:	1 age 4 01 3
Debtor 1	Michael Turlington	Social Security number or ITIN xxx-xx-9743
	First Name Middle Name Last Name	EIN
Debtor 2 (Spouse, if filing)	Judith Turlington	Social Security number or ITIN xxx-xx-5508
	First Name Middle Name Last Name	EIN
United States E	Bankruptcy Court Eastern District of Pennsylvania	Date case filed in chapter 13 8/30/17
Case number:	17–15851–ref	Date case converted to chapter <b>7 3/26/19</b>

## Official Form 309A (For Individuals or Joint Debtors)

# Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Michael Turlington	Judith Turlington
2.	All other names used in the last 8 years	aka Michael B. Turlington, aka Michael Berry Turlington	aka Judy Turlington, aka Judith Villanueva
3.	Address	1006 Ferry St. Easton, PA 18042–4211	1006 Ferry St. Easton, PA 18042–4211
4.	<b>Debtor's attorney</b> Name and address	TREVOR L. GROSS North Penn Legal Services 559 Main St. Ste. 200 Bethlehem, PA 18018	Contact phone 610 317 5311  Email: tgross@northpennlegal.org
5.	Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

12/15

## Case 17-15851-ref Doc 99 Filed 03/31/19 Entered 04/01/19 01:06:06 Desc Imaged Certificate of Notice Page 5 of 5

Debtor Michael Turlington and Judith Turlington

Case number 17-15851-ref

#### 6. Bankruptcy clerk's office

Documents in this case may be filed at this Reading, PA 19601 address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

400 Washington Street Suite 300

Hours open:

Philadelphia Office -- 8:30 A.M. to 5:00 P.M Reading Office -- 8:00

A.M. to 4:30 P.M.

Contact phone (610)2085040

Date: 3/29/19

### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

#### May 8, 2019 at 01:30 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

#### Location:

Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

#### Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 7/7/19

## You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C  $\S$  523(a)(2), (4), or (6).

#### You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

## Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

#### 10. Proof of claim

Please do not file a proof of claim unless vou receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.